



UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

The Bank of New York Mellon FKA The Bank of New York, as Trustee for the CWABS, Inc., Asset-Backed Certificates, Series 2007-1

Order Filed on September 27, 2019

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Josephine Cook,

Debtor.

Case No.: 16-23653 MBK

Adv. No.:

Hearing Date: 9/17/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER REINSTATING STAY AND CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 27, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Josephine Cook

Case No: 16-23653 MBK

Caption of Order: ORDER REINSTATING STAY AND CURING ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 88 Beacon Blvd, Keansburg, NJ, 07734, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 5, 2019, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for the total amount of \$11,750.83;

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$11,128.60 is to be made by September 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the remainder of the arrears in the amount of \$622.23 is to be paid by October 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2019, directly to Secured Creditor, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, and \$350.00 for attorneys' fees, totaling \$881.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.